

Marie-Ann Greenberg, Trustee
30 TWO BRIDGES ROAD
SUITE 230
FAIRFIELD, NJ 07004-1550

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
CHAPTER 13**

In KENNETH GUELL
GLORIA ANN GUELL
114 BENTLEY AVENUE
OLD BRIDGE, NJ 08857

Case No.: 05-23578-W

SSN(1): 7937
SSN(2): 5322

DEBTOR(S)

FINAL REPORT AND ACCOUNT

Case Filed On:
Mon, Apr 25, 2005

Plan Confirmed On:
Wed, Sep 28, 2005

Case Concluded On:
Tue, Oct 2, 2007

THIS CASE WAS DISMISSED AFTER CONFIRMATION

The Trustee has maintained a detailed record of all receipts, including the source or other identification of each receipt, and of all disbursements. Copies of these detailed records have been filed with the Court, or are attached hereto, and are incorporated by reference in this report.

RECEIPTS: Amount paid to the Trustee by or for the Debtors for the benefit of Creditors: \$29,351.00

DISTRIBUTIONS TO CREDITORS

NAME OF CREDITOR	CLASS	CLAIM AMOUNT	PRINCIPAL PAID	INTEREST PAID	UNPAID BALANCE
OHIO SAVINGS BANK 0001 / 03064252	MORTGAGE ARREARS IN DEFAULT	23,213.61	23,213.61	0.00	0.00
TRIAD FINANCIAL CORP 0002 / 400-001-2435956-0001	SECURED	189.96	189.96	0.00	0.00
MAY COMPANY 0003 / 355317397	UNSECURED	907.94	907.94	0.00	0.00
ROUNDUP FUNDING LLC 0004 / 5891	UNSECURED	2,677.49	2,677.49	0.00	0.00

REFUNDED TO DEBTORS

NAME OF DEBTORS	AMOUNT
KENNETH GUELL	\$811.55

SUMMARY OF CLAIMS ALLOWED AND PAID

TYPE OF CLAIM	SECURED	PRIORITY	UNSECURED *	TOTAL
AMOUNT ALLOWED	\$23,403.57	\$0.00	\$3,585.43	\$26,989.00
PRINCIPAL PAID	\$23,403.57	\$0.00	\$3,585.43	\$26,989.00
INTEREST PAID	\$0.00	\$0.00	\$0.00	\$0.00

* The amount allowed reflects the percentage due pursuant to the Plan.
Percentage to unsecured creditors is 100.00%.

TOTAL PAID - PRINCIPAL AND INTEREST: \$26,989.00

DISBURSEMENTS PURSUANT TO AN ORDER OF THE COURT

DEBTOR'S ATTORNEY	FEE ALLOWED	FEE PAID
ALAN G. COSNER 197 STATE HWY. 18 STE. 308 %COSNER & COSNER EAST BRUNSWICK, NJ 08816	\$0.00	\$0.00

COURT COSTS AND OTHER EXPENSES OF ADMINISTRATION

TRUSTEE'S EXPENSE & COMPENSATION FUND	COURT NOTICE FEES	TOTAL COST & EXPENSE
\$1,550.45	\$0.00	\$1,550.45

WHEREFORE, your Petitioner prays that a Final Decree be entered discharging your Petitioner as Trustee and releasing your Petitioner and the Trustee's surety from any and all liability on account of the within proceedings, and closing the estate, and for such other and further relief as is just Pursuant to FRBP 5009. I hereby certify the above-captioned case has been fully administered.

For: Marie-Ann Greenberg
CHAPTER 13 TRUSTEE

Dated: January 31, 2008

By: /s/ Marie-Ann Greenberg
Marie-Ann Greenberg